

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorney for the Debtor[s]

In Re:

ROSANA PENA

Case No.: 22-15309

Judge: ABA

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☒ Motion for Relief from the Automatic Stay filed by M&T Bank,
creditor,

A hearing has been scheduled for Dec e be r 9, 2023, at 10AM.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- ☐ Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

☐ Payments have been made in the amount of \$ _____, but have not
been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☒ Other (**explain your answer**):

NJ ERMA application submitted and under review to provide funds to cure arrears in full

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 12/5/2023

/s/ Rosana Pena
Debtor's Signature

Date: _____


Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.



 My Application

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Welcome back ROSANA,









Welcome to the application portal for the State of New Jersey HAF Program! We are here to provide you with assistance and information on how to apply to receive aid.

Application Status: **Application Under Review** Nov 28, 2:25 PM

Housing Counselor: Consumer Credit and Budget Counseling Inc

Phone: (888) 738-8233

[Download PDF Copy of Completed Application](#)

 Tell us about you	^
 Tell us about your co-applicant(s) - Co-applicants are spouses and co-mortgagers	^
 Tell us about your household	^
 Tell us about your loan(s)	^
 Tell us about your need for assistance	^
 Tell us about your finances	^
 Tell us about your hardship	^
 Documents	^